

# *TRICARE*

## *Choices for the Reserve Component*

*An overview*



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### ***An Important Note About TRICARE Program Changes***

At the time of printing, the information in this brochure is current. It is important to remember that TRICARE policies and benefits are governed by public law. Changes to TRICARE programs are continuous, and new benefits are added regularly as we continue to make TRICARE a better program for you. For the most recent information, visit [www.tricare.osd.mil](http://www.tricare.osd.mil).

# **TRICARE Program Options for the Reserve Component**

*TRICARE is committed to meeting the health care coverage needs of Reserve Component members and their families.*

## **When You Are Covered**

When on military duty, you are covered for any injury, illness, or disease incurred or aggravated in the line of duty. This includes traveling directly to or from the place where you perform your military duty. You must have the appropriate line of duty paperwork to receive care. When on active duty for more than 30 consecutive days, you have comprehensive health care coverage under TRICARE Prime or TRICARE Prime Remote.

## **When Your Family Is Covered**

When you are on active duty for more than 30 consecutive days, your family's health and dental care needs are covered under several TRICARE program options.

## **Access to Care**

The first step is to enroll or update you and all eligible family members in the Defense Enrollment Eligibility Reporting System (DEERS). **DEERS is your key to all benefits.** For more information, call DEERS, Monday-Friday, 9 a.m. to 6:30 p.m. Eastern Time at 1-800-538-9552 (California 1-800-344-4162) or visit [www.tricare.osd.mil/deers](http://www.tricare.osd.mil/deers).

## **About TRICARE in Your Region**

The Department of Defense (DoD) has contracted with regional commercial contractors to assist in operating the TRICARE program in each region. For TRICARE information for Reserve Component members not activated, please call 1-888-DoD-CARE (1-888-363-2273). If activated, please call the toll-free number that corresponds to your region.

# Health Coverage When on Active Duty for More Than 30 Days

## Reserve Component Members

Reserve Component (RC) members\* on active duty for more than 30 consecutive days must enroll in TRICARE Prime. TRICARE Prime enrollment means on the effective date of your orders, you are eligible for medical and dental care at any military treatment facility (MTF) or from a civilian network provider with a referral from the MTF. You must enroll in TRICARE Prime Remote if you live and work more than 50 miles or an hour's drive time from an MTF while activated.

## Transitional Health Care Benefits

Reserve Component (RC) members on active duty for more than 30 consecutive days in support of a contingency operation are eligible for transitional health care benefits when released from active duty. Their family members may also be eligible for these benefits. For more information, call your TRICARE regional contractor. See the *For Information and Assistance* section of this brochure for toll-free phone numbers for TRICARE regional contractors.

*\*Includes National Guard members on active duty under 32 U.S.C. 502 (f). You may also be eligible for certain pre-mobilization benefits. Visit the TRICARE Web site for more information at [www.tricare.osd.mil/reserve](http://www.tricare.osd.mil/reserve).*



## Family Members

When you are on active duty for more than 30 consecutive days, your family's health care needs are covered under several TRICARE options: TRICARE Extra, TRICARE Standard, TRICARE Prime, and TRICARE Prime Remote for Active Duty Family Members (TPRADFM).

Your family should decide now which option best suits their needs if you are called to active duty. Family members become eligible for health care under either TRICARE Extra or TRICARE Standard on the first day of your activation if you are on active duty for more than 30 days or if your orders are for an indefinite period. There is no need to enroll in TRICARE Extra or TRICARE Standard, just show your uniformed services ID card when you receive care.

Family members may enroll in TRICARE Prime or TPRADFM—if all eligibility and enrollment requirements are met—beginning on the first day of your activation. Make sure your family members' DEERS records are up to date to prevent delays in treatment and claims processing.

# TRICARE Program Options for Family Members

## TRICARE Prime

The TRICARE Prime option is available to family members whose RC sponsor is on active duty for more than 30 consecutive days. TRICARE Prime requires that you enroll and grants priority access to care at an MTF or allows you to receive care from a TRICARE network provider. If your family's enrollment application is received on or before the 20th of the month, coverage is effective on the first day of the following month. If your family's enrollment application is received after the 20th, the effective date will be the first day of the next month. The enrollment application can be mailed to or completed at your TRICARE Service Center (TSC).

For example, if your application is received by June 20, coverage will begin July 1. If you enroll on June 25, you will be covered beginning August 1. You will be covered under TRICARE Standard in the interim.

Under this plan, you may select or be assigned a primary care manager (PCM) to provide or arrange for your family's health care needs. You will also have access to additional wellness and preventive care services.

## TRICARE Prime Remote for Active Duty Family Members (TPRADFM)

Eligible family members may enroll in TPRADFM if the following criteria are met:

- Your sponsor is activated for more than 30 consecutive days; and
- Family members reside with the sponsor (within a TRICARE Prime Remote-designated ZIP code) at the time of activation.

Eligible family members' DEERS information must be up to date and reflect the same residential address in the system as their sponsor.

Reserve Component (RC) sponsors are not required to be enrolled in TRICARE Prime Remote for family members to enroll in TPRADFM. Once enrolled in TPRADFM, family members may remain enrolled for the entire period of your sponsor's activation, regardless of any changes in your sponsor's duty location. (This option is not available during the transitional health care period.)

Please note that TRICARE Prime Remote is not available in overseas locations.

## For More Information

TRICARE is there for your family's needs in a variety of situations, including when traveling away from home or away at college. For more information about eligibility and benefits or to enroll in TRICARE Prime or TPRADFM, call TRICARE at 1-888-DoD-CARE (1-888-363-2273) or visit the TRICARE Web site at [www.tricare.osd.mil/remote](http://www.tricare.osd.mil/remote).



# TRICARE Program Options for Family Members (continued)

## TRICARE Extra

With TRICARE Extra, a preferred provider option (PPO), you choose your health care provider from the list of providers who are part of the TRICARE network. You will be responsible for an annual deductible\* and 15 percent cost-shares.

The cost-shares in TRICARE Extra are less than TRICARE Standard. There are no claim forms to file. You just pay your reduced cost-share after satisfying the deductible. You may use a combination of the TRICARE Extra and TRICARE Standard programs at any time, depending on whether you choose providers inside or outside the network. Enrollment is not required to participate.

Please note that TRICARE Extra is not available in overseas locations.

To locate a TRICARE network provider, visit the TRICARE provider directory online at [www.tricare.osd.mil/ProviderDirectory](http://www.tricare.osd.mil/ProviderDirectory).

## TRICARE Standard

With TRICARE Standard, a fee-for-service option, you choose a TRICARE-authorized provider. You *may* be able to keep your current provider. The health care provider does not need to be a part of the TRICARE network, but must be TRICARE-authorized. You pay an annual deductible\* and 20 percent cost-shares. Enrollment is not required to participate.

*\* The annual TRICARE Extra or TRICARE Standard deductible, depending upon your status, is \$50–\$300. If you are called in support of certain contingency operations, your family’s deductible may be waived. For more information, call TRICARE at 1-888-DoD-CARE (1-888-363-2273) or visit the TRICARE Web site at [www.tricare.osd.mil](http://www.tricare.osd.mil).*

To locate a TRICARE-authorized provider in your area, call your regional contractor or visit them online.

## Differences between TRICARE Extra and TRICARE Standard

	TRICARE Extra	TRICARE Standard
Provider Type	In network	Not in network, but still an authorized provider
Cost-share after deductibles	15% for active duty families  20% for retirees and their families	20% for active duty families; nonparticipating providers may also “balance bill” up to 15% above the TRICARE allowable charge  25% for retirees and their families; nonparticipating providers may also “balance bill” up to 15% above the TRICARE allowable charge



# TRICARE Dental Programs



## Dental Coverage

The TRICARE Dental Program (TDP) is a voluntary dental insurance program for the Selected Reserve, Individual Ready Reserve, and all eligible uniformed services family

members. This program is administered by United Concordia Companies, Inc (UCCI). To be eligible, you must meet the following criteria:

- Twelve months of service commitment remaining; and
- Participation in the dental program for at least 12 months, after which enrollment is month to month.

Beneficiaries may seek care from a network of approximately 50,000 dental providers and may also use nonparticipating dental providers at an additional cost. The TDP pays a percentage of a participating UCCI dentist's bill depending on the service provided. The patient pays the remainder cost-share, if any. Members in grades E-1 to E-4 pay a *reduced* cost-share for certain services. The TDP limits how much can be paid for dental services annually per enrollee. Each contract period begins February 1st and ends January 31st the following year. To prevent a delay in coverage, make sure your family's DEERS information is up to date.



## Reserve Component Members

Selected RC members are responsible for just 40 percent of the monthly premium—the Government pays the rest. Other RC members are responsible for the full premium. When on active duty for more than 30 consecutive days, you are eligible for dental care at MTFs free of charge, and are therefore automatically disenrolled from the TDP.

## Family Members

Eligible family members are invited to enroll, even if you, the sponsor, do not. Family members are responsible for the full premium, except when you are on active duty for more than 30 consecutive days, which reduces the premium share to 40 percent—the Government pays the rest.

Although family members enroll under the sponsor's Social Security number, there will be two separate premium payments—one for you, the sponsor, and one for family members.

**Note:** Family members are not bound by the 12 month minimum enrollment commitment if the sponsor is ordered to active duty for a contingency operation as defined in law **and** enrolled within the first 30 days of active duty. In this case, from the first day of active duty, you have 30 days to submit the enrollment application. Family members must remain enrolled during the entire active duty period in support of the contingency operation for up to 12 months.

## For More Information

Additional information on the TDP is available at the UCCI Web site at [www.ucci.com](http://www.ucci.com) or by calling toll-free 1-800-866-8499 for general information or 1-888-622-2256 to enroll.

# Using the TRICARE Pharmacy Program

## Filling Your Prescriptions

TRICARE provides a world-class pharmacy benefit to RC members and their families. TRICARE offers several convenient ways for you and your family members to get prescriptions filled.

### MTF Pharmacy

You may have prescriptions filled at any MTF pharmacy free of charge if the MTF stocks the prescription you need. MTF pharmacies will accept a written prescription from any TRICARE-authorized provider.

### TRICARE Mail Order Pharmacy (TMOP)

TMOP is available for prescriptions that you take on a regular basis. TMOP allows you to mail your written prescription, along with the appropriate copayment, to TMOP and the medications will be sent directly to you. Prescriptions may be refilled by mail, phone, or online.

### TRICARE Retail Network Pharmacy

You may have prescriptions filled at any TRICARE network pharmacy for a small copayment.

### Non-network Pharmacy

Using a non-network pharmacy is the most costly option and is not recommended. If you must use a non-network pharmacy, you will need to pay for your medications up front and then file a claim with TRICARE for reimbursement.

For more information about TRICARE’s pharmacy options, use the contact information on the back of this brochure.

## Pharmacy Copayments

Place of Service	Your Costs
Military Treatment Facility Pharmacy	\$0
TRICARE Mail Order Pharmacy	\$3 generic drugs (up to a 90-day supply) \$9* brand name (up to a 90-day supply)
TRICARE Retail Network Pharmacy	\$3 generic drugs (up to a 30-day supply) \$9* brand name (up to a 30-day supply)
Non-network Pharmacy	\$9* or 20% of total cost, whichever is greater** (up to a 30-day supply)

*\* Some prescriptions may be classified as “non-formulary.” In these cases, you will be responsible for a \$22 cost-share with TMOP or in the TRICARE retail network pharmacy. In non-network pharmacies, you will be responsible for a \$22 cost-share or 20 percent, whichever is greater.*

*\*\*Existing deductibles and POS cost-shares apply for beneficiaries enrolled in TRICARE Prime—check for details.*



# Employer-Sponsored Health Insurance Options



Under the Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994, you have rights concerning your employer-sponsored health plan. We advise you to review your rights under this act and know your employer's policy regarding health coverage if you are mobilized or called to active duty.

When you are on active duty, your family members may continue their coverage under your employer-sponsored health plan for up to 18 months under USERRA. However, unless you notify your employer that you wish to continue coverage, your family may be dropped from the employer-sponsored health care plan.

If you continue your employer-sponsored coverage for your family while you are on active duty for more than 30 consecutive days, you may have to pay some or all of the plan's premium. The maximum you could be charged is 102 percent of the full premium, which includes your employee share, the employer's share, and a two percent administrative fee. Employers can establish their

own rules within these limits. If you are on active duty for 30 days or less, the employer may not charge more than the employee's share for the coverage.

If you choose to drop your civilian employer health plan while on active duty, you and any previously covered family members are entitled to be reinstated in your employer-sponsored health plan when you return to work, without a waiting period and without penalty for pre-existing conditions (other than a service-connected disability). TRICARE automatically issues a certificate of creditable coverage to sponsors and their family members, which assists in reinstating health benefits through your employer plan.

Talk to your employer and your family to make health coverage decisions now, before you are deployed. For additional information and guidance about USERRA protection, contact the National Committee for Employer Support of the Guard and Reserve (ESGR) ombudsman program at 1-800-336-4590 or visit [www.esgr.org](http://www.esgr.org).





## For More Information or Assistance

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For updates on this brochure and RC family member TRICARE benefits, visit the TRICARE Web site at [www.tricare.osd.mil](http://www.tricare.osd.mil) or call your TRICARE regional contractor's toll-free phone number.

### **Defense Enrollment Eligibility Reporting System (DEERS)**

To locate the nearest DEERS/RAPIDS (Real-Time Automated Personnel Identification System) Center online, visit [www.dmdc.osd.mil/rsl](http://www.dmdc.osd.mil/rsl).

To update your address online, visit [www.tricare.osd.mil/deersaddress](http://www.tricare.osd.mil/deersaddress) or call the DEERS telephone center at 1-800-538-9552 (in California: 1-800-334-4162).

### **TRICARE**

Your primary resource for your TRICARE benefits and other health information can be found at [www.tricare.osd.mil](http://www.tricare.osd.mil) or call 1-888-DoD-CARE (1-888-363-2273).

### **Office of the Assistant Secretary of Defense for Reserve Affairs**

For current information about RC mobilizations, family readiness, and health care benefits visit [www.defenselink.mil/ra](http://www.defenselink.mil/ra).

### **Military Assistance Program**

This site highlights relocation, employment, and financial management topics for military families: <http://dticaw.dtic.mil/mapsite>.

### **Military Family Resource Center**

This site covers military lifestyle and quality of life issues for single and married service members and their families: [www.mfrc.calib.com/index.htm](http://www.mfrc.calib.com/index.htm).

### **National Committee for Employer Support of the Guard and Reserve**

This site answers questions regarding USERRA or other employee/employer questions related to service commitment: [www.esgr.org](http://www.esgr.org). For more information, call 1-800-336-4590.



## Mobilization Checklist

### **Before receiving deployment notification:**

- ☐ Enroll family members in DEERS and/or update information as needed.
- ☐ Get military ID cards for eligible family members.
- ☐ Get your Will and other legal documents in order.
- ☐ Contact your command or unit family readiness representative for help with completing your family care plan.
- ☐ Review your TRICARE options.
- ☐ Review your civilian employer's health and dental coverage options while on active duty.
- ☐ Determine costs and benefits of both TRICARE and civilian options before choosing one or the other.

### **Upon receiving deployment orders:**

- ☐ Confirm that your family's DEERS information is current.
- ☐ Ensure that eligible family members have current ID cards.
- ☐ Give your family copies of your orders.
- ☐ Contact your unit commander or reserve center for information on TRICARE.
- ☐ Contact your civilian employer to continue or discontinue your employer health and/or dental coverage.
- ☐ Contact your military legal assistance office to appoint your power of attorney and update your Will.
- ☐ Contact your command or unit family readiness representative for help in updating your family care plan.
- ☐ Contact your finance office to set up an allotment, if applicable.
- ☐ Make other financial arrangements as required.
- ☐ Review life insurance for spouse and yourself.



## For Information and Assistance

### TRICARE North Region Contractor

1-877-TRICARE (1-877-874-2273)

[www.healthnetfederalservices.com](http://www.healthnetfederalservices.com)

### TRICARE South Region Contractor

1-800-444-5445

[www.humana-military.com](http://www.humana-military.com)

### TRICARE West Region Contractor

1-888-TRIWEST (1-888-874-9378)

[www.triwest.com](http://www.triwest.com)

### TRICARE Overseas

(TRICARE Europe, TRICARE Latin America and Canada, and TRICARE Pacific)

1-888-777-8343

[www.tricare.osd.mil/overseas](http://www.tricare.osd.mil/overseas)

### DEERS—Verify Eligibility

1-800-538-9552

[www.tricare.osd.mil/deers](http://www.tricare.osd.mil/deers)

### TRICARE Mail Order Pharmacy Program

1-866-DoD-TMOP (1-866-363-8667)

[www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE)

### TRICARE Retail Pharmacy Program

1-866-DoD-TRRx (1-866-363-8779)

[www.tricare.osd.mil/pharmacy](http://www.tricare.osd.mil/pharmacy)

### TRICARE Dental Program

1-800-866-8499

[www.ucci.com](http://www.ucci.com)

### Reserve Affairs

[www.defenselink.mil/ra](http://www.defenselink.mil/ra)

### TRICARE Information Service

1-888-DoD-CARE (1-888-363-2273)

[www.tricare.osd.mil](http://www.tricare.osd.mil)

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